

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles R. Johnson
Debtor

Case No. 16-02830-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 27, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2023:

Recip ID	Recipient Name and Address
db	+ Charles R. Johnson, 417 High Street, Highspire, PA 17034-1408
aty	+ Jason Brett Schwartz, Mester & Schwartz, P.C., 1917 Brown Street, Philadelphia, PA 19130-2085
cr	+ Deutsche Bank National Trust Company, et al, its a, c/o Prober & Raphael, A Law Corp., P.O. Box 4365, Woodland Hills, CA 91365-4365
4824090	+ CITI FINANCIAL CORPORATION, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
4809343	+ Dauphin County Tax Claim Bureau, 2 South Second Street, Harrisburg, PA 17101-2047
4809345	+ John W. Hoch, Tax Collection, 72 Roop Street, Highspire, PA 17034-1259
4809346	+ John W. Hoch, Tax Collector, 72 Roop Street, Highspire, PA 17034-1259
4809347	+ Marion Johnson, 417 High Street, Highspire, PA 17034-1408
4809339	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 27 2023 18:46:00	Deutsche Bank National Trust Company, et al, c/o Prober & Raphael A Law Corporation, 20750 Ventura Blvd, STE # 100, Woodland Hills, CA 91364-6207
4809341	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 27 2023 18:46:00	Carrington Mortgage Service, LLC, POBox 3489, Anaheim, CA 92803-3489
4809342	^ MEBN	Sep 27 2023 18:43:15	Certegy, PO Box 30046, Tampa, FL 33630-3046
4818297	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 27 2023 18:46:00	Deutsche Bank National Trust Co, et al, its assignees and/or successors in inter, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
4853703	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 27 2023 18:46:00	Deutsche Bank National Trust Company., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA. 92806-5948
4809338	EDI: IRS.COM	Sep 27 2023 22:49:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4813203	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 27 2023 18:46:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
4809348	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 27 2023 18:46:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
4809349	+ EDI: CCS.COM	Sep 27 2023 22:49:00	Travelers Insurance Company, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
4809344	*+	Internal Revenue Services, PO Box 7346, Philadelphia, PA 19101-7346
5516153	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
4809340	##	Capital Tax Collection Bureau, 506 S State Road, Marysville, PA 17053-1010

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee for New Century Home Equity Loan Trust 2004-3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Charles R. Johnson gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee for New Century Home Equity Loan Trust 2004-3 bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1

Charles R. Johnson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1717

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-02830-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles R. Johnson

9/27/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.